

We claim:

1. A method for facilitating a transfer of a payment for a computerized transaction between a buyer and a seller for the purchase of an item, comprising:

communicating, from a seller's computing station to an agent computing  
5 system, data regarding the transaction between the buyer and the seller,  
wherein the data identifies the buyer, the seller, and the amount of the  
transaction;

communicating transaction information displayable to the buyer from  
the agent computing system;

10 providing for receiving an actual payment from the buyer at an agent  
location, said agent location being in communication with said agent  
computing system; and

upon receiving the actual payment from the buyer at the agent location,  
communicating to the seller that the actual payment for the transaction was  
15 received at the agent location, thereby permitting the seller to begin shipment  
of the item to the buyer.

2. The method of claim 1, further comprising:  
transferring funds to the seller.

3. The method of claim 1, wherein the step of communicating  
transaction information displayable to the buyer further comprises:

communicating a confirmation number created by the agent computing  
system for identifying the transaction.

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4. The method of claim 1, wherein the step of communicating transaction information displayable to the buyer further comprises:

communicating an order number corresponding to a merchant order number provided by the merchant for identifying the transaction.

5. The method of claim 1, wherein the step of communicating transaction information displayable to the buyer further comprises:

communicating a new total price which is the amount of the transaction plus a processing fee due from the buyer payable at the agent location.

6. The method of claim 1, wherein the step of communicating transaction information displayable to the buyer further comprises:

communicating an exchange rate between a first local currency usable to the buyer and a second currency usable by the seller;

5 communicating a total price of the transaction, the total price being expressed in the first local currency usable by the buyer, so that the buyer can pay at the agent location in said first local currency.

7. The method of claim 6, further comprising:

transferring funds to the seller in said second currency usable by the seller.

8. A method for processing a payment for a computerized transaction between a buyer and a seller for the purchase of an item, the transaction being initiated over a computer network, comprising:

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providing an agent computing system coupled to said computer  
5 network, the agent computing system adapted to communicate with a seller's  
computing station over the computer network;

providing a plurality of agent payment locations accessible to the buyer,  
the agent payment locations communicating with the agent computing system  
over the computer network;

10 communicating, from the seller's computing station to the agent  
computing system, data regarding the transaction between the buyer and the  
seller, wherein the data identifies the buyer, the seller, and the amount of the  
transaction;

communicating transaction information to the buyer from the agent  
15 computing system;

providing for receiving an actual payment from the buyer at one of said  
agent payment locations; and

upon receiving the actual payment from the buyer at the agent payment  
location, communicating to the seller that the actual payment for the  
20 transaction was received at the agent payment location, thereby permitting the  
seller to begin shipment of the item to the buyer.

9. The method of claim 8, further comprising:  
transferring funds to the seller.

10. The method of claim 8, wherein the step of communicating  
transaction information to the buyer further comprises:

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transferring funds to the seller in a second currency usable by the seller.

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